AMENDMENT TO THE CLAIMS

[c01]   (Cancel)

[c02]   (Previously Presented) A method according to claim 12, further comprising extending trust-based credit to the user based upon an algorithm in which the user's historical payment information, the user's historical usage information, and the user's credit card information are variables.

[c03]   (Previously Presented) A method according to claim 2, wherein extending trust-based credit to the user comprises emphasizing a component of the algorithm with a weighting factor.

[c04]   (Previously Presented) A method according to claim 12, further comprising extending trust-based credit to the user based upon the user's payment history, the user's usage history, and the user's credit history, wherein the trust-based credit is extended even though another service provider of another communications network may provide the communications service.

[c05]   (Previously Presented) A method according to claim 12, further comprising billing the user for the communications service.

[c06]   (Previously Presented) A method according to claim 12, further comprising aggregating billing charges between the other service providers of the other communications networks.

[c07]   (Previously Presented) A method according to claim 12, further comprising communicating a single billing statement from a single service provider, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c08]   (Previously Presented) A method according to claim 12, further comprising electronically communicating a single billing statement to the client communications device, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c09]   (Previously Presented) A method according to claim 12, further comprising providing the requested communications service.

[c10]   (Previously Presented) A method according to claim 12, further comprising billing a credit card for the aggregated charges.

[c11]   (Previously Presented) A method according to claim 12, further comprising allocating additional network bandwidth to fulfill the request for communications service, the allocation of additional network bandwidth based upon the user's payment history and usage history.

[c12]   (Currently Amended) A method of providing communications services, comprising:

receiving ~~sending~~ a request for communications service [[,]] at a service provider's server that originates ~~the request for communications service originating~~ from a user's client device [[,]] ~~the request for communications service communicating via a communications network to a service provider~~;

linearly predicting by the service provider's server whether the user will pay on-time and in-full for the requested communications service based on a determination whether the user timely paid in-full for previous communications services;

if a determination is made that the user will not pay on-time and in-full for the requested communications service, then declining to fulfill the request for the communications service;

if a determination is made that the user will pay on-time and in-full for the requested communications service, then:

negotiating [[, at the user's client device,]] with other service providers ~~of other communications networks~~ to fulfill the request for communications service;

accessing a segmentation profile containing user preferences for presenting billing charges from the other service providers ~~of the other communications networks~~;

~~if a determination is made that the user will not pay on-time and in-full for the requested communications service, then declining to fulfill the request for the communications service;~~

determining a subcontracted processing service is required from a different service provider;

grouping together individual packets of data that require the subcontracted processing service as a new segment;

subcontracting the new segment <u>from the service provider's server</u> to the different service provider to receive the subcontracted processing service; and

receiving a subcontracted result of the subcontracted processing service.

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[c15]   (Currently Amended) A computer program product comprising computer readable medium storing processor-executable instructions for performing a method of providing communications services, the method comprising:

<u>receiving</u> ~~sending~~ a request for communications service [[,]] <u>at a service provider that originates</u> ~~the request for communications service originating~~ from a user's client device [[, the request for communications service communicating via a communications network to a service provider]];

linearly predicting whether the user will pay on-time and in-full for the requested communications service based on a determination whether the user timely paid in-full for previous communications services;

<u>if a determination is made that the user will not pay on-time and in-full for the requested communications service, then declining to fulfill the request for the communications service;</u>

if a determination is made that the user will pay on-time and in-full for the requested communications service, then<u>:</u>

negotiating [[, at the user's client device,]] with other service providers of other communications networks to fulfill the request for communications service;

accessing a segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks;

~~if a determination is made that the user will not pay on-time and in-full for the requested communications service, then declining to fulfill the request for the communications service;~~

determining a subcontracted processing service is required from a different service provider;

grouping together individual packets of data that require the subcontracted processing service as a new segment;

subcontracting the new segment to the different service provider to receive the subcontracted processing service; and

receiving a subcontracted result of the subcontracted processing service.

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[c23]   (Currently Amended) A system providing communications services, comprising:

<u>a processor executing code stored in memory, the code causing the processor to:</u>

<u>receive</u> ~~means for sending~~ a request for communications service, the request for communications service originating from a user's client device, the request for communications service communicating via a communications network to a service provider;

<u>linearly predict</u> ~~means for linearly predicting~~ whether the user will pay on-time and in-full for the requested communications service based on a determination whether the user timely paid in-full for previous communications services;

<u>decline to fulfill the request for the communications service when a determination is made that the user will not pay on-time and in-full for the requested communications service;</u>

<u>when the</u> ~~if a~~ determination is made that the user will pay on-time and in-full for the requested communications service, then<u>:</u>

<u>negotiate</u> ~~means for negotiating~~, at the user's client device, with other service providers of other communications networks to fulfill the request for communications service;

<u>access</u> ~~means for accessing~~ a segmentation profile containing user preferences for presenting billing charges from the other service providers of the other communications networks;

~~if a determination is made that the user will not pay on-time and in-full for the requested communications service, then means for declining to fulfill the request for the communications service;~~

<u>determine</u> ~~means for determining~~ a subcontracted processing service is required from a different service provider;

<u>group</u> ~~means for grouping~~ together individual packets of data that require the subcontracted processing service as a new segment;

subcontract ~~means for subcontracting~~ the new segment to the different service provider to receive the subcontracted processing service; and

receive ~~means for receiving~~ a subcontracted result of the subcontracted processing service.

[c24]   (New) The computer program product according to claim 15, further comprising code for extending trust-based credit to the user based upon an algorithm in which the user's historical payment information, the user's historical usage information, and the user's credit card information are variables.

[c25]   (New) The computer program product according to claim 15, further comprising code for extending trust-based credit to the user based upon the user's payment history, the user's usage history, and the user's credit history, wherein the trust-based credit is extended even though another service provider of another communications network may provide the communications service.

[c26]   (New) The computer program product according to claim 15, further comprising code for billing the user for the communications service.

[c27]   (New) The system according to claim 23, wherein the code further causes the processor to aggregate billing charges between the other service providers of the other communications networks.

[c28]   (New) The system according to claim 23, wherein the code further causes the processor to communicate a single billing statement from a single service provider, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c29]   (New) The system according to claim 23, wherein the code further causes the processor to electronically communicate a single billing statement to the client communications

device, the single billing statement aggregating billing charges between the other service providers of the other communications networks.

[c30]   (New) The system according to claim 23, wherein the code further causes the processor to bill a credit card.